

## Exhibit D - 120 Day Principal Return Demand



Brian Bonetta &lt;brianbonetta@gmail.com&gt;

## Following up

2 messages

**Brian Bonetta** <brianbonetta@gmail.com>  
To: Matt Motil <matt@mariepaul.com>  
Bcc: Hunter Cavell <hcavell@cavelllaw.com>

Wed, Feb 3, 2021 at 5:19 AM

Hey Matt,

I'm touching base with you about the payments. Are we following the first of the month dates as stated in the note, or do you have another day to mind as to when I should expect to see the payment in my account?

Thanks,

Brian

On Wed, Jan 20, 2021, 15:12 Matt Motil <[matt@mariepaul.com](mailto:matt@mariepaul.com)> wrote:

Brian,

Thanks for the email. Normally, I'd just work it out as hiccups in the beginning of deals happen some time. You did get an attorney involved so we will just work on returning your funds plus interest. Our promissory note asks for 120 days. I would like to do it a lot faster than that, but I don't want to promise anything - especially considering what's going on in the world. We will need a little time.

Let me know if you want payments during this time or would like a lump sum at the end. Also, if you'd like payments sent to you, I'll need direct deposit information to send ACH payments. I'm attaching the W9 and DD forms again. If you'd prefer lump sum and sent to your attorney instead, let me know.

If you don't want funds returned and want to move forward instead, let me know, but as of now this is how we are moving forward.

Thanks,  
Matt

Dr. Matt Motil, PhD, P.E.  
The Marie Paul Company  
P: (216) 930-4227  
E: [matt@mariepaul.com](mailto:matt@mariepaul.com)

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On Jan 20, 2021, at 2:43 PM, Brian Bonetta <[brianbonetta@gmail.com](mailto:brianbonetta@gmail.com)> wrote:

Hi Matt,

I was humbled when I had the opportunity to meet with you through a zoom call several months back, and you gave me great advice. I thought it would be an honor to work with you, as you are well-

known and in ~~order~~ D - 120 Day Principal Return Demand

After my wife wired our money to your Northshores Account as per our agreement, however, we didn't hear from you, even after repeated attempts at emails and another zoom call. Previously, you had indicated that we should expect to receive forms to set up direct deposit information on our end, but we never received it. I became concerned that this lack of communication wasn't normal, as I have communicated with other investors and have received prompt replies.

I reached out to my friend Demetri. My intention was not to involve any third party in this conversation or to tarnish your name in any way, but rather to seek advice as to how to approach this situation. He told me that you would be willing to work things out. Involving a lawyer was my last resort.

I have been hoping that this is was all a misunderstanding. Is there a way in which we can still try to work this out without a lawyer? I am prepared to either continue our original lending agreement; or, if you no longer wish to work with me, we can also work together to return the original sum which was wired to you in a timeframe which we discuss that would be convenient for both of us.

(You have my permission to talk with me)

Brian

On Fri, Jan 8, 2021, 07:40 Matt Motil <[matt@mariepaul.com](mailto:matt@mariepaul.com)> wrote:  
Brian, I got a call from an Arete member about me.

I don't have direct deposit or w9 forms from you. Did you send these back to us?

Give me a call 2169304227

Thanks  
Matt

On Jan 1, 2021, at 11:52, Brian Bonetta <[brianbonetta@gmail.com](mailto:brianbonetta@gmail.com)> wrote:

Hey Matt,

What is the best way to reach you?

On Wed, Dec 30, 2020 at 3:19 PM Matt Motil <[matt@mariepaul.com](mailto:matt@mariepaul.com)> wrote:

Good afternoon, Brian,

Recently, we closed on the sale of a condo we held in a retirement account. Rather than purchase another asset with it we decided

Exhibit D - 120 Day Principal Return Demand to lend the capital instead. I honestly do believe the greatest path to passive income is by being a private lender.

The interesting thing was the total lack of opportunities in alternative markets for us to lend with a descent return. Obviously we take our deal flow for granted here internally. As we move into next year, our return structure will shift to reflect the available opportunities and our risk profile to potential investors (read: our rates will be going down). That's not today, but just giving an update on what we are seeing in the market and how that will impact things as we move forward.

**With a few days left in 2020, here are our current private lending opportunities:**

**1.1m** at 8% for 12 months. Single and small multi-fam portfolio valued around 2m. (7,333/month)

**900k** at 9% for 12 months. 28-unit apartment complex appraised at 1.4 million. (6750/month)

**600k** at 15% for 6 months. Portfolio of single and multi-family properties valued around 900k. This can be broken up into chunks but ideally want to keep it together. (7,500/month!)

**200k** at 12% for 6 months. 9-unit apartment, valued at 300k. (2000/month!)

**100k** at 15% for 6 months. Single Family. Valued at 180k. (1250/month!)

**65k** at 12% for 6 months. Single Family. Valued at 90k. (650/month!)

**50k** at 12% for 6 months. Single Family. Valued at 85k. (500/month!)

**25k** at 12% for 6 months. Single Family. Valued at 40k. (250/month!)

Investors' capital is secured through promissory note and mortgage deed on the real estate assets.

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Our model is to purchase real estate and rehab the units, place tenants, put under management, refinance long-term (why most are only 6 month terms) and then either hold long-term or seller-finance to an investor or tenant. Interest rates on deals are based on the projected performance and adjusted so each deal cashflows appropriately.

Let me know if you have any questions about the deals or the process.

Thanks

Matt

[Click here to schedule a call!](#)

[Unsubscribe](#)

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**Brian Bonetta** <[brianbonetta@gmail.com](mailto:brianbonetta@gmail.com)>  
To: Hunter Cavell <[hcavell@cavelllaw.com](mailto:hcavell@cavelllaw.com)>

Fri, Feb 12, 2021 at 1:56 PM

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